IN THE CLAIMS:

Please amend the claims as follows:

Claims 1 to 57 (Cancelled).

58. (New) A method, including steps of

maintaining a database of pending loan applications at a database server, each of those loan applications having a status associated therewith;

permitting one or more prospective loan makers to search that database, whereby those prospective loan makers can obtain information regarding loan applications and loan applicants associated with those loan applications, and permitting those prospective loan makers to modify that database to alter information associated with at least one such loan application; and

permitting a plurality of loan applicants to search that database, whereby those loan applicants can obtain information on loan applications likely to be accepted by at least one of those prospective loan makers, and permitting those loan applicants to modify that database to alter information associated with at least one such loan application;

wherein the database server includes a device capable of accepting requests from loan applicants and responding to those requests consistent with the status of the requestor as a loan applicant, and includes a device capable of accepting requests from loan applicants and responding to those requests consistent with the status of the requestor as a loan applicant.

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59. (New) A method as in claim 59, wherein the number of prospective loan makers is one.

60. (New) A server configured to process loan applications, said server including:

a database of pending loan applications, each of those loan applications having a status associated therewith;

a search mechanism permitting one or more prospective loan makers to search that database, whereby those prospective loan makers can obtain information regarding loan applications and loan applicants associated with those loan applications; and permitting those prospective loan makers to modify that database to alter information associated with at least one such loan application; that permits a plurality of loan applicants to search that database, whereby those loan applicants can obtain information on loan applications likely to be accepted by at least one of those prospective loan makers; and permitting those loan applicants to modify that database to alter information associated with at least one such loan application;

wherein the database server includes a device capable of accepting requests from loan applicants and responding to those requests consistent with the status of the requestor as a loan applicant, and includes a device capable of accepting requests from prospective loan makers and responding to those requests consistent with the status of the requestor as a prospective loan maker.

61. (New) A database server as in claim 61, wherein the number of prospective loan makers is one.